UMER 20 PACE 679 " EXHIBIT NO. L "

At the request of Ellen V. Payme the following Mortgage is received for record and Recorded April 28th 1892 at 10 1/2 0'-clock A.M.

Test! John L.Jordan Clerk.

THIS MORTGAGE made this First day of April in the year Eighteen hundred and Ninety two by us, C. Thomas Kinna and Lauretta Kinna his wife of Frederick County, Vd, Witnesseth that in consideration of the sum of Thirteen hundred dollars now due from us the said C. Thomas Kinna and Lauretta Kinna his wife to Ellen V. Payne for which indebtedness we the said C. Thomas Kinna and Zauretta Kinna his wife have simultaneously with the execution of this Vortgage executed and delivered their promissory note bearing even date with this mortgage for the sum of Thirteen hundred dollars with interest from date payable twelve months from date with interest from date payable semi-annually to the said Ellen V. Payne or order.

Now therefore in consideration of the premises we the said C. Thomas Kinna had Lauretta Kinna his wife do grant in fee simple to said Ellen V. Payne all that lot or parcel of land situate in Frederick County, Maryland it being the same property or tract of land described in a deed from William P. Maulsby Jr and George S. Remsburg Trustees of the same date of these presents and intended to be recorded simultaneously herewith said property being fully described in No E851 Equity and the proceedings therein had and contains Fighty nine acres of land more or less and adjoins the lands of John Domes John T. Speaks and others.

Provided that if the said C. Thomas Kinna and Lauretta Kinna his wife shall pay the note aforesaid at maturity and the interest thereon semi-annually according to the tenor of said promissory note then this mortgage shall be void.

And the said C. Thomas Kinna and Lauretta Kinna his wife agree to keep the buildings on said mortgaged property insured in some safe insurance company against loss or accident by fire and to transfer said policy of insurance to said Mortgagee for her use and benefit in case of loss or accident by fire.

Provided further that if default be made in the payment of the said note at maturity or of the interest thereon according to the tenor and effect of said promissory note then it shall be lawful for the said Ellen V. Payne her personal representatives or assigns to sell said mortgaged premises at the City Hotel in Frederick City Md by public auction for cash after giving at least twenty days three weeks public notice of the time place manner and terms of sale in some newspaper printed and published in Frederick County prior to day of sale and to apply the proceeds of sale to the payment in